

Information to identify the case:

Debtor 1	Bruce D. Pachete	Social Security number or ITIN	xxx-xx-0367
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-21541-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce D. Pachete
aka Bruce Devon Pachete, aka Devon Pachete,
aka B. Devon Pachete, aka B. D. Pachete

8/15/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bruce D. Pachete
Debtor

Case No. 17-21541-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 15, 2022

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db	+ Bruce D. Pachete, 643 Tartan Drive, Monroeville, PA 15146-1922
14403345	+ Acs/wells, 501 Bleecker St, Utica, NY 13501-2401
14403346	+ Alleghany Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14404210	Bank of America, PO Box 942019, Simi Valley, CA 93094-2019
14403352	+ Capital One Bank, PO Box 3115, Milwaukee, WI 53201-3115
14403355	+ Capital One/Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15441410	+ Selene Finance, LP, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14674581	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14674582	UPMC East, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 16 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 16 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2022 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 15 2022 23:44:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2022 23:44:00	Selene Finance LP, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2022 23:44:00	U.S. BANK NATIONAL ASSOCIATION, RAS Crane, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, Suite 170, DULUTH, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2022 23:44:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

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14403348	+ EDI: BANKAMER.COM	Aug 16 2022 03:48:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14403347	+ EDI: BANKAMER.COM	Aug 16 2022 03:48:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
14403349	EDI: BANKAMER.COM	Aug 16 2022 03:48:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14646335	EDI: WFFC.COM	Aug 16 2022 03:48:00	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
14403350	+ EDI: CITICORP.COM	Aug 16 2022 03:48:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
14403351	EDI: CAPITALONE.COM	Aug 16 2022 03:48:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14403360	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 15 2022 23:44:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3019
14405287	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 15 2022 23:44:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14403353	+ EDI: CAPITALONE.COM	Aug 16 2022 03:48:00	Capital One Bank (USA) NA, PO Box 26625, Richmond, VA 23261-6625
14403354	+ EDI: CAPITALONE.COM	Aug 16 2022 03:48:00	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
14660103	Email/PDF: bncnotices@becket-lee.com	Aug 15 2022 23:51:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14403356	EDI: CITICORP.COM	Aug 16 2022 03:48:00	Citi Cards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14403357	+ EDI: CITICORP.COM	Aug 16 2022 03:48:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14403358	+ EDI: CITICORP.COM	Aug 16 2022 03:48:00	Citibank, N.A., P.O. Box 6286, Sioux Falls, SD 57117-6286
14403359	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 15 2022 23:44:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14403361	+ EDI: COMCASTCBLCENT	Aug 16 2022 03:48:00	Comcast, 30 Federal Drive, Pittsburgh, PA 15235-3314
14403364	EDI: WFNNB.COM	Aug 16 2022 03:48:00	Comenity Bank, PO Box 182782, Columbus, OH 43218-2782
14403363	EDI: WFNNB.COM	Aug 16 2022 03:48:00	Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14403362	+ EDI: WFNNB.COM	Aug 16 2022 03:48:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14403365	+ EDI: WFNNB.COM	Aug 16 2022 03:48:00	Comenity Bank, 4590 E Broad St, Columbus, OH 43213-1301
14679682	+ Email/Text: kburkley@bernsteinlaw.com	Aug 15 2022 23:45:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14859364	Email/Text: ECMCBKNotices@ecmc.org	Aug 15 2022 23:44:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14403366	+ Email/Text: bknotice@ercbpo.com	Aug 15 2022 23:44:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14403367	^ MEBN	Aug 15 2022 23:41:43	Equifax, P.O. Box 105873, Atlanta, GA 30348-5873
14403368	^ MEBN	Aug 15 2022 23:41:31	Experian, P.O. Box 2002, Allen, TX 75013-2002
14673599	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com		

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		Aug 15 2022 23:45:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14403371	+ EDI: IRS.COM		
		Aug 16 2022 03:48:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14403372	^ MEBN		
		Aug 15 2022 23:41:31	Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
14403374	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14403373	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14403375	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14403376	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14403377	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
14674433	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 15 2022 23:44:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14403379	+ EDI: CITICORP.COM		
		Aug 16 2022 03:48:00	NTB/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14403378	+ EDI: NAVIENTFKASMSERV.COM		
		Aug 16 2022 03:48:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14518831	+ Email/Text: bncnotifications@pheaa.org		
		Aug 15 2022 23:44:00	Navient Solutions, LLC on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
14658239	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 15 2022 23:44:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14403381	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 15 2022 23:44:00	PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-A2-R, 2730 Liberty Avenue, Pittsburgh, PA 15222
14403382	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 15 2022 23:44:00	PNC Bank, N.A., 2730 Liberty Ave, Pittsburgh, PA 15222-4704
14403386	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 15 2022 23:44:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14403384	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 15 2022 23:44:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
14403383	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 15 2022 23:44:00	PNC Bank, N.A., P.O. Box 3429, Pittsburgh, PA 15230-3429
14403385	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 15 2022 23:44:00	PNC Bank, N.A., P.O. Box 5570, Locator Payment Processing BR-YB58-01-5, Cleveland, OH 44101-0570
14403387	EDI: PRA.COM		
		Aug 16 2022 03:48:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14403388	EDI: PRA.COM		
		Aug 16 2022 03:48:00	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
14673532	EDI: PRA.COM		
		Aug 16 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14404058	+ EDI: RECOVERYCORP.COM		
		Aug 16 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14403380	+ EDI: PENNDEPTREV		
		Aug 16 2022 03:48:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001

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14403380	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2022 23:44:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14644514	EDI: Q3G.COM	Aug 16 2022 03:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15427113	Email/Text: mtgbk@shellpointmtg.com	Aug 15 2022 23:44:00	RCF II Loan Acquisition, LP, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
14403393	EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank, PO Box 530912, Atlanta, GA 30353-0912
14403394	EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
14403389	+ EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14403392	EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank, P.O. Box 965033, Orlando, FL 32896-5033
14403391	EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank, P.O. Box 965035, Orlando, FL 32896-5035
14403395	EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
14403390	EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14403396	EDI: RMSC.COM	Aug 16 2022 03:48:00	Synchrony Bank/Levin Furniture, Bankruptcy Dept, P.O. Box 965061, Orlando, FL 32896-5061
14403397	^ MEBN	Aug 15 2022 23:41:31	Trans Union Corporation, P.O. Box 2000, Chester, PA 19016-2000
15070295	+ Email/Text: mtgbk@shellpointmtg.com	Aug 15 2022 23:44:00	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
14403398	+ Email/Text: BankruptcyNotice@upmc.edu	Aug 15 2022 23:45:00	UPMC, 2 Hot Metal Street, Rm 386, Pittsburgh, PA 15203-2348

TOTAL: 71

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A
cr		Duquesne Light Company
cr		NRZ Pass-Through Trust VIII
cr		RCF II Loan Acquisition, LP
cr	*	BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
cr	*	BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
14403370	##+	Gateway One Lending & Finance, Attn: Payoff Department, 160 N. Riverview Drive Suite 100, Anaheim, CA 92808-2293
14403369	##+	Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808-2293

TOTAL: 4 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bank of America N.A ecfmail@mw-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor NRZ Pass-Through Trust VIII bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Bank of America N.A ecfmail@mw-law.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Selene Finance LP cwohrlab@raslg.com
Marisa Myers Cohen	on behalf of Creditor Bank of America N.A ecfmail@ecf.courtdrive.com, mcohen@mw-law.com
Mark G. Moynihan	on behalf of Debtor Bruce D. Pachete mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Bruce D. Pachete shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 12